

**UNITED STATES BANKRUPTCY COURT**  
District of Minnesota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/30/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Samuel David Wood  
903 3rd St SE  
Willmar, MN 56201

Tammy Jean Wood  
fka Tammy Jean Johanneck  
907 E Ripley St  
Litchfield, MN 55355

Case Number:  
08-42112 – RJK

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-9231  
xxx-xx-5599

Attorney for Debtor(s) (name and address):

Robert S. Thyen  
Heller Law Firm  
606 25th Ave S  
Suite 110  
St. Cloud, MN 56301  
Telephone number: 320-654-8000

Bankruptcy Trustee (name and address):

Terri A. Running  
PO Box 7035  
St. Paul, MN 55107  
Telephone number: 651-699-6980

**Meeting of Creditors**

Date: **May 30, 2008**

Time: **11:00 AM**

Location: **Room 112, American Red Cross, 1301 W St Germain St, St Cloud, MN 56301**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/29/08**

**Certificate of Completion of Financial Management Course due: 7/14/08**

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

301 U.S. Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415  
Telephone number: (612)-664-5200

**For the Court:**

Clerk of the Bankruptcy Court:  
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 5/1/08

**EXPLANATIONS**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>--- Refer to Other Side for Important Deadlines and Notices ---</b>	

# CERTIFICATE OF SERVICE

District/off: 0864-4  
 Case: 08-42112

User: sheila  
 Form ID: b9a

Page 1 of 1  
 Total Served: 24

Date Rcvd: May 01, 2008

The following entities were served by first class mail on May 03, 2008.

db +Samuel David Wood, 903 3rd St SE, Willmar, MN 56201-4515  
 jdb +Tammy Jean Wood, 907 E Ripley St, Litchfield, MN 55355-2609  
 aty +Robert S. Thyen, Heller Law Firm, 606 25th Ave S, Suite 110, St. Cloud, MN 56301-4810  
 tr +Terri A. Running, PO Box 7035, St. Paul, MN 55107-0035  
 smg +Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 ust +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 57619803 +ACMC- WILLMAR, 101 WILLMAR AVE SW, WILLMAR, MN 56201-3556  
 57619804 +AFFINITY PLUS FEDERAL CREDIT UNION, 175 W LAFAYETTE RD, SAINT PAUL, MN 55107-1488  
 57619805 +AFFORDABLE AIR, 225 BENSON AVE SE, WILLMAR, MN 56201-3681  
 57619806 +ALLINA CLINICS, 611 S SIBLEY AVE, LITCHFIELD, MN 55355-3339  
 57619808 +AMERICAN FAMILY INSURANCE, 6000 AMERICAN PKWY, MADISON, WI 53783-0001  
 57619810 +CENTERPOINT ENERGY, PO BOX 4671, HOUSTON, TX 77210-4671  
 57619812 +CREDIT COLLECTION SERVICES, 2 WELLS AVE DEPT AMFAM, NEWTON CENTER, MA 02459-3208  
 57619813 +GLEN HOOGEHEEM, 8745 PRESTWICK PKWY N, BROOKLYN PARK, MN 55443-3909  
 57619814 +HERITAGE BANK N A, PO BOX 1124, WILLMAR, MN 56201-1124  
 57619815 +HOME DEPOT, PO BOX 6028, THE LAKES, NV 88901-6028  
 57619816 +J.C. CHRISTENSEN & ASSOCIATES, INC., PO BOX 519, SAUK RAPIDS, MN 56379-0519  
 57619817 +STUDENT LOAN FINANCE C, 105 1ST AVE SW, ABERDEEN, SD 57401-4104  
 57619818 +WILFORD & GESKE, 7650 CURRELL BLVD STE 300, SAINT PAUL, MN 55125-8209  
 57619819 +XCEL ENERGY, PO BOX 9477, MINNEAPOLIS, MN 55440-0059

The following entities were served by electronic transmission on May 02, 2008.

57619807 EDI: ALLTEL.COM May 01 2008 21:40:00 ALLTELL, PO BOX 79033, PHOENIX, AZ 85062-9033  
 57619809 E-mail/Text: bankruptcynotices@bremer.com BREMER BANK, PO BOX 1000,  
 LAKE ELMO, MN 55042-1000  
 57619811 EDI: CHASE.COM May 01 2008 21:40:00 CHASE, PO BOX 94014, PALATINE, IL 60094-4014  
 57619812 +EDI: CCS.COM May 01 2008 21:40:00 CREDIT COLLECTION SERVICES, 2 WELLS AVE DEPT AMFAM,  
 NEWTON CENTER, MA 02459-3208

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2008

Signature:

